

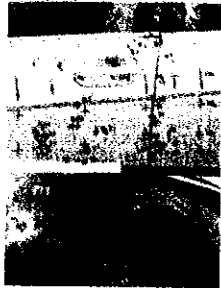
# Indian rich join the armoured car corps

DANNY GOODMAN  
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For years, armoured cars were bought only by the government to provide security for top officials or politicians. Now, a growing number of well-heeled private citizens are buying armoured vehicles for their safety, providing a profitable new business stream for companies like Jalandhar-based Laggar Industries and automaker Hindustan Motors. The annual market is about 500 vehicles, of which 30 to 40 are bought by private citizens.

"The ownership ratio for armoured vehicle between the government and private individuals is 90:10. We expect the ratio to shift to 70:30," said an executive of Laggar Industries, one of the country's leading private armouring companies.

"We have seen a 20 per cent increase in the demand for armoured vehicles from private in-



**SAFETY DRIVE:** The door gaps and overlaps in the pillars are also protected by special design measures (left) in an armoured BMW 7 Series car

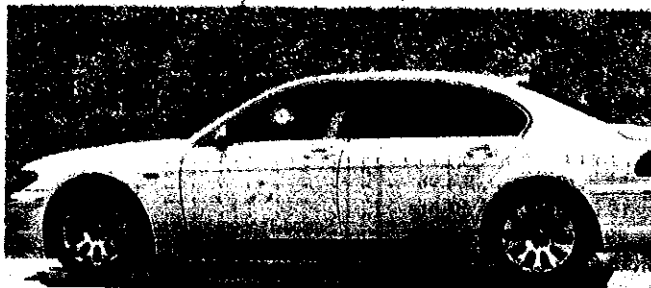


PHOTO COURTESY: BMW

dividuals over the last three years. The surge primarily comes from private high net worth individuals like liquor barons, film stars, property dealers and infrastructure companies," he added.

Executives of Hindustan Motors, part of the CK Birla Group, said its select clientele for its armoured passenger cars and sports utility vehicles are controversial religious leaders and hoteliers.

Even public sector companies are buying bullet-proof vehicles. For instance, ONGC buys its armoured vehicles from Mahindra Defence Systems (MDS), a subsidiary of Mahindra & Mahindra (M&M).

Laggar Industries was founded during the height of insurgency in Punjab in the 1980s and has armoured about 2,000 units primarily for security forces in Punjab and politi-

cians at high risk. "In good times, we do armouring for about 50 units a year," the executive said.

While almost every brand of car and utility vehicle can be armoured, security experts said the Ambassador was the most preferred vehicle.

"Once we are notified that a car is destined for armouring we configure the suspension to take the extra weight displaced

by armouring," explains Soni Shrivastav, spokesperson for the CK Birla Group.

Almost all armoured cars are reinforced with 5 to 6mm armoured steel, and fitted with 40 or 50 mm bullet-proof glass. "The roof and floor of the car are reinforced with a polycarbonate sheet that absorbs shrapnel from a bomb blast, and run flat tyres that clock top speeds even when they are deflated," said the Laggar Industries official.

The Ambassador base model weighs 1,000 kg and armouring adds 850 kg.

Expectedly, it costs approximately three times the factory price of a car to armour it. A top-end Ambassador model costs about Rs 5.5 lakh. Beefing it with specialised steel costs an extra Rs 15 lakh.

The car manufacturer outsources its armouring unit to a supervised private contractor.

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Popular models of armoured utility vehicles include the Mitsubishi Pajero, Tata Sumo and Safari and M&M's Scorpio & Bolero.

The layers of specialised steel that go into armouring a car determine the security that is guaranteed.

"Armouring a vehicle is a customised operation that is pegged at the level of danger to which the individual is exposed," explained Khutub Hai, chief executive of MDS, which supplies about 250 units annually to the defence forces.

This level of protection could protect the VIP inside from four levels of gunfire — firing from a 9 mm handgun, .357 magnum, AK 47, and a 7.26 rifle and its international firearms equivalents.

Many individuals are also quietly importing luxury armoured cars from BMW, Audi and Mercedes Benz. BMW's top-end armoured vehicles incorporate protection from stray missiles.

"Some of our cars incorporate a radar system to detect incoming missiles fired from hand-held rocket launchers," said a BMW spokesperson.

It takes 35 working days for an Indian manufacturer to complete armouring a car, but the security clearances from government agencies permitting private citizens to own armoured vehicle takes much longer.

"Armouring a vehicle needs clearance from the home ministry and a no objection certificate from the police," explained Hai.

This elaborate procedure dissuades giant auto majors in the country from supplying large numbers of armoured vehicles to high net worth individuals.

A source said the manufacturer is also questioned by investigative agencies for any incident involving an armoured vehicle.